

IN RE:

JOHN C SZUMOWSKI
2484 RIDGE RD
SCHENECTADY NY 12302-6740

Case No.: 10-12431
Chapter 13
HEARING DATE: Sep 23, 2010

TRUSTEE'S OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

Andrea E. Celli, Chapter 13 Standing Trustee for the Northern District of New York (the "Trustee") states the following as and for her objection to confirmation of the Chapter 13 Plan. The Debtor(s) filed the petition for relief on Jun 29, 2010.

The Proposed Plan is as follows:

\$200/MO X 60 MONTHS, PLUS \$45,771.40 LUMP SUM @ 60TH

The Trustee objects to the confirmation of the proposed plan on the following grounds:

The Trustee has determined that the debtor'(s)' income is below the State Median Income.

X LIQUIDATION: The Plan does not provide general unsecured Creditors with at least as much as they would have received if the Debtor had filed a Chapter 7 liquidation proceeding as required pursuant to 11 U.S.C. Section 1325(a)(4). Trustee's initial minimum liquidation calculation = \$.00 .

- NEED INFO

X INFORMATION NEEDED: The Trustee cannot determine if all provisions of 11 U.S.C. Section 1325 have been met and requests additional information to assist in her determination, as follows:

- BANK STATEMENTS FOR DATE OF FILING
- VALUATION OF TOOLS

WHEREFORE, the Trustee respectfully requests that this Court issue an Order denying confirmation of the plan or briefly adjourning the hearing on confirmation to allow the movant to resolve the objection contained herein.

Dated: September 13, 2010

/S/ ANDREA E. CELLI
Andrea E. Celli, Chapter 13 Trustee
7 Southwoods Blvd.
Albany, New York 12211

CERTIFICATE OF MAILING

The undersigned hereby certifies that a copy of this objection was mailed this date to the parties noted below:

Dated: September 13, 2010

Signed: /s/ SANDRA L. SPRING

Debtor(s) above

Attorney: RONALD J. KIM
LAW OFFICES OF RONALD J. KIM
POB 318
SARATOGA SPRINGS, NY 12866

Sworn to me on this the 13th day of September, 2010.

/s/ Cheryl Corning

Notary Public State of New York
CHERYL CORNING, NOTARY PUBLIC, STATE OF NEW YORK
QUALIFIED IN RENNSSELAER COUNTY #01C06024424
COMMISSION EXPIRES MAY 10, 2011